

### **ABSTRACT OF THE INVENTION:**

The present invention comprises a system and method for managing an inventory of PINs  
5 in a PIN distribution network. The distribution network includes a hub coupled to a one or more  
servers and each of the servers is coupled to at least one client terminal. The system includes a  
hub for dynamically allocating PINs of the inventory among the servers so as to substantially  
maintain a quantity of PINs at each server at a desired level for each server. Additionally, the  
hub acquires additional PINs in response to at least one PIN in the inventory being distributed to  
10 at least one user from at least one of the client terminals. In variations, the hub maintains  
centralized databases and synchronizes the centralized databases with corresponding databases at  
each server.

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